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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Phillip G Stefanovic	Case No.
Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STAT CREDIT COUNSELING R	
Warning: You must be able to check truthfully one counseling listed below. If you cannot do so, you are not eliquismiss any case you do file. If that happens, you will lose will be able to resume collection activities against you. If yo bankruptcy case later, you may be required to pay a second to stop creditors' collection activities.	gible to file a bankruptcy case, and the court can hatever filing fee you paid, and your creditors ur case is dismissed and you file another
Every individual debtor must file this Exhibit D. If a joint μ a separate Exhibit D. Check one of the five statements below and	
1. Within the 180 days before the filing of my bar counseling agency approved by the United States trustee or bank for available credit counseling and assisted me in performing a refrom the agency describing the services provided to me. Attach a repayment plan developed through the agency.	cruptcy administrator that outlined the opportunities elated budget analysis, and I have a certificate
2. Within the 180 days before the filing of my bar counseling agency approved by the United States trustee or bank for available credit counseling and assisted me in performing a recertificate from the agency describing the services provided to magency describing the services provided to you and a copy of any agency no later than 15 days after your bankruptcy case is filed.	cruptcy administrator that outlined the opportunities elated budget analysis, but I do not have a e. You must file a copy of a certificate from the
☐ 3. I certify that I requested credit counseling service obtain the services during the five days from the time I made my merit a temporary waiver of the credit counseling requirement so accompanied by a motion for determination by the court.] [Summ	request, and the following exigent circumstances I can file my bankruptcy case now. [Must be
If the court is satisfied with the reasons stated in your request. You must still obtain the credit counseling briebankruptcy case and promptly file a certificate from the age copy of any debt management plan developed through the a can be granted only for cause and is limited to a maximum within the 30-day period. Failure to fulfill these requirements court is not satisfied with your reasons for filing your bankricounseling briefing, your case may be dismissed.	efing within the first 30 days after you file your ncy that provided the briefing, together with a gency. Any extension of the 30-day deadline of 15 days. A motion for extension must be filed a may result in dismissal of your case. If the
 □ 4. I am not required to receive a credit counseling be statement.] [Must be accompanied by a motion for determination □ Incapacity. (Defined in 11 U.S.C. § 109(h) mental deficiency so as to be incapable of realizing and responsibilities.); 	by the court.] (4) as impaired by reason of mental illness or
Disability. (Defined in 11 U.S.C. § 109(h)(4 unable, after reasonable effort, to participate in a credit through the Internet.);	

☐ Active military duty in a military combat zone.

Case 07-1825 Official Form 1, Exh		Filed 10/05/07 Document cont.	Entered 10/05/07 08:53:13 Page 2 of 11	B Desc Main		
_	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor:	s/ Phillip G S Phillip G Stef					
Date: 10/5/2007						

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United States I Northern D	t		Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Stefanovic, Phillip G		Name of Joint D	ebtor (Spouse) (La	st, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec./Complete EIN or other Tax I.I state all): ***-**-0638	D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Comp	lete EIN or other T	ax I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State): 300 Elm Street Glenviw IL		Street Address of	of Joint Debtor (No	. & Street, City, an	nd State):
	CODE 60025				ZIP CODE
County of Residence or of the Principal Place of Business:		County of Resid	ence or of the Prin	cipal Place of Busi	ness:
Cook	\.	M. T A 11		C 1: CC C	11
Mailing Address of Debtor (if different from street address	3):	Mailing Address	s of Joint Debtor (11	f different from stre	eet address):
ZIP	CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above):				
					ZIP CODE
Type of Debtor (Form of Organization)	Nature of Busi (Check one box)	iness			tcy Code Under Which iled (Check one box)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	e as defined in 11	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	[]]	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
check this box and state type of entity below.)	Other				e of Debts c one box)
	Tax-Exempt E (Check box, if app Debtor is a tax-exempt under Title 26 of the Uncode (the Internal Revealed)	organization inited States	debts, defin § 101(8) as individual	orimarily consumer ned in 11 U.S.C. s "incurred by an primarily for a amily, or house-	, and the second
Filing Fee (Check one box)	Charles	•	Chapter 11 De	btors	
✓ Full Filing Fee attached		Check one		debter as defined i	:- 11 U.C.C. \$ 101/51D)
□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. □ Pebtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must					
attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,0 10,000 25,000 50,0		Over 100,000		
	0,000 to \$1 million \$100 mi	on to	More than \$100	million	
Estimated Liabilities \$0 to \$50,000 \$\$100,000 \$\$1100,000	0,000 to \$1 million \$100 million	on to	More than \$100	million	

Case 07-18253 Doc 1 Filed 10/05/07 Entered 10/05/07 08:53:13 Desc Main Official Form 1 (04/07) FORM B1, Page 2 Page 4 of 11 **Document** Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Phillip G Stefanovic All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: **NONE** Where Filed: Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. /e-s/ Philip A Igoe, Attorney at Law 10/5/2007 Signature of Attorney for Debtor(s) Date 1300466 Philip A Igoe Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\mathbf{\Delta}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. \Box Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately $\mathbf{\Lambda}$ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

filing of the petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Phillip G Stefanovic
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Phillip G Stefanovic	X Not Applicable
Signature of Debtor Phillip G Stefanovic	(Signature of Foreign Representative)
1	
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
	Date
10/5/2007 Date	Batt
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X /e-s/ Philip A Igoe, Attorney at Law	
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have
Philip A Igoe, 1300466	provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s) / Bar No.	required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
Low Office of Dhilin A Igos	fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
Law Office of Philip A Igoe Firm Name	or accepting any fee from the debtor, as required in that section. Official Form 19B
221 North LaSalle Street suite 655	is attached.
Address	Not Applicable
Chicago IL 60601	Printed Name and title, if any, of Bankruptcy Petition Preparer
312-372-4298 312-372-5147	Social Security number(If the bankruptcy petition preparer is not an individual,
Telephone Number	state the Social Security number of the officer, principal, responsible person or
10/5/2007 a1attorney@sbcglobal.net	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)
Date	
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable
The debtor requests the relief in accordance with the chapter of title 11, United States	
Code, specified in this petition.	Date
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in
Printed Name of Authorized Individual	preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Philip A Igoe	/e-s/ Philip A Igoe, Attorney at La	10/5/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Philip A Igoe 221 North LaSalle Street suite 655		
Chicago IL 60601		
Cilicago iz 0000 i		
312-372-4298		
Certific	cate of the Debtor	
I, the debtor, affirm that I have received and read this notice.		
Phillip G Stefanovic	Xs/ Phillip G Stefanovic	10/5/2007
Printed Name of Debtor	Phillip G Stefanovic	
	Signature of Debtor	Date
Case No. (if known)		

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

				r	Northern District of Illinois			
In re	:	Phillip G Stefanov	vic			Case No.		
			Debtor			Chapter	7	
		DIS	CLOSURE	: C	FOR DEBTOR	ATTORNE	Υ	
a p	nd that aid to m	compensation paid to m	ne within one year b d or to be rendered	efor	2016(b), I certify that I am the attorney for the re the filing of the petition in bankruptcy, or a behalf of the debtor(s) in contemplation of or	agreed to be	tor(s)	
	For I	legal services, I have ag	reed to accept				\$	2,299.00
	Prio	r to the filing of this state	ement I have receiv	ed			\$	1,000.00
	Bala	ance Due					\$	1,299.00
2. T	he soui	rce of compensation pai	d to me was:					
] Debtor			Other (specify)			
3. T	he soui	rce of compensation to I	pe paid to me is:					
		Debtor			Other (specify)			
4.		have not agreed to shar f my law firm.	e the above-disclos	ed o	compensation with any other person unless	they are members a	ınd ass	sociates
	m	=			pensation with a person or persons who are with a list of the names of the people sharing			s of
	n return includir		l fee, I have agreed	to r	ender legal service for all aspects of the bar	nkruptcy case,		
а	,	nalysis of the debtor's fi petition in bankruptcy;	nancial situation, ar	nd re	endering advice to the debtor in determining	whether to file		
b) P	reparation and filing of a	any petition, schedu	ıles,	statement of affairs, and plan which may be	e required;		
C	;) R	epresentation of the del	otor at the meeting of	of cr	reditors and confirmation hearing, and any a	djourned hearings t	nereof	•
C	i) R	epresentation of the del	otor in adversary pro	oce	edings and other contested bankruptcy matt	ers;		
E	,	Other provisions as need	led]					
6. E	By agre	ement with the debtor(s) the above disclose	ed fe	ee does not include the following services:			
	N	None						
					CERTIFICATION			
	•	that the foregoing is a cation of the debtor(s) in	•		any agreement or arrangement for payment tiding.	to me for		
Da	ited: <u>1</u>	0/5/2007						
					/e-s/ Philip A Igoe, Attorney Philip A Igoe, Bar No. 13004			
					Law Office of Philip A Igoe			

Attorney for Debtor(s)

Philip A Igoe 1300466 Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601

312-372-4298 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: **Phillip G Stefanovic**Social Security Number: ***-**-0638

Case No:

Chapter 7

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Amex P.O. Box 981537 El Paso, TX 79998	Unsecured Claims	\$ 24,599.00
2.	Amex P.O. Box 981537 El Paso, TX 79998	Unsecured Claims	\$ 7,303.00
3.	Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	Unsecured Claims	\$ 14.00
4.	Discover Fin POB 15316 Wilmington, DE 19850	Unsecured Claims	\$ 7,508.00
5.	Gembppbycr PO Box 981400 El Paso, TX 79998	Unsecured Claims	\$ 0.00

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In re:	Phillip G Stefanovic		Case No		
6.	Internal Revenue Services 230 South Dearborn Stop 5016 CHI Chicago IL 60604	Priority Claims		\$	0.00
7.	Khaft Capital Recovery Systems Fotopoulos & Kubacki, LLC 800 W Central Ave Ste 140 Mount Prospect IL 60056	Unsecured Claims	\$	16,18	87.10
8.	Nicor Gas 1844 Ferry Road Naperville, IL 60563	Unsecured Claims	\$	1,94	48.00
9.	Resurection Financial Resurgence Financial 4100 Commercial Avenue Northbrook IL 60062	Unsecured Claims	\$	23,72	25.00
10.	Wachdlrserv P.O. Box 19752 Irvine, CA 92623	Unsecured Claims	\$	8,43	32.00
11.	Wfnnb/harlem PO Box 182273 - Wf Columbus, OH 43218	Unsecured Claims	\$	3,78	86.00

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In re:	Phillip G Stefanovic	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Phillip G Stefanovic**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Phillip G Stefanovic

Phillip G Stefanovic

Dated: 10/5/2007